

OFFICE OF LEGISLATIVE RESEARCH
PUBLIC ACT SUMMARY



PA 13-84—SB 1029

Insurance and Real Estate Committee

**AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR
AUTISM SPECTRUM DISORDERS**

SUMMARY: This act requires certain health insurance policies to at least maintain current levels of benefits for insureds who were diagnosed with autism spectrum disorder before the (fifth) edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) was released (i.e., May 2013).

By law, the affected individual and group policies must provide benefits to diagnose and treat “mental or nervous conditions.” These conditions are mental disorders as defined by the most recent edition of the DSM. Prior law required these policies to provide specific services for insureds to treat autism spectrum disorder, as was described in the most recent edition of the DSM, to the extent such services were a covered benefit for other diseases and conditions under the policy. In addition, individual and group policies had to cover medically necessary early intervention services provided as part of an individualized service plan for children up to three years old who have or are at risk of having developmental delays (birth-to-three programs). The act instead requires, in each case, that the insurer at least maintain coverage at the level provided immediately before the fifth edition’s release for insureds who were diagnosed with autism spectrum disorder before that date.

The act applies to individual and group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; and (4) hospital or medical services, including coverage under an HMO plan.

EFFECTIVE DATE: Upon passage

BACKGROUND

DSM and Autism Spectrum Disorder

The American Psychiatric Association publishes and periodically revises the DSM. The DSM lists psychiatric disorders and their corresponding diagnostic codes. Each disorder included in the manual is accompanied by a set of diagnostic criteria and text containing information about the disorder, such as associated features; prevalence; familial patterns; age-, culture- and gender-specific features; and differential diagnosis. Insurers, regulatory agencies, pharmaceutical companies, among others, routinely use the DSM.

Under the previous manual and state law governing group coverage, individuals who met the criteria for having autism were those diagnosed with autistic disorder, Asperger’s Syndrome, Pervasive Developmental Disorder-Not

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Otherwise Specified, Childhood Disintegrative Disorder, or Rett's Disorder.

The Board of Trustees of the American Psychiatric Association approved the fifth edition of DSM in December 2012 and released it in May 2013.

OLR Tracking: KM:KS:VR:ts